

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

CHARLES D. ADAMS, JR.
DAWN A. ADAMS
Debtor(s)

Case No. 11-10898TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/25/2011.
- 2) The plan was confirmed on 07/29/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/08/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/26/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,810.03.
- 10) Amount of unsecured claims discharged without payment: \$35,828.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$117,411.98
Less amount refunded to debtor	\$3,340.49

NET RECEIPTS: **\$114,071.49**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,858.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,858.13**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	1,953.51	1,953.51	1,953.51	1,163.62	0.00
ALLY FINANCIAL(*)	Priority	NA	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	NA	18,436.12	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Secured	2,080.98	2,111.75	2,111.75	2,111.75	188.95
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CENLAR-LOAN ADMINISTRATION	Unsecured	11,168.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	200.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	200.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	200.00	NA	NA	0.00	0.00
COMPUTER CREDIT INC.	Unsecured	50.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	183.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	10,751.25	10,751.25	10,751.25	6,404.02	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	43.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	9.00	NA	NA	0.00	0.00
GMAC FINANCIAL NOW ALLY FINAN	Unsecured	8,808.00	NA	NA	0.00	0.00
HSBC++	Unsecured	1,700.00	NA	NA	0.00	0.00
ISLAND ONE RESORTS++	Unsecured	950.79	NA	NA	0.00	0.00
LEADING EDGE RECOVERY SOLUTIC	Unsecured	0.00	NA	NA	0.00	0.00
MUTUAL BENEFIT INSURANCE CO	Unsecured	445.00	NA	NA	0.00	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	1.00	151.11	151.11	90.01	0.00
NATIONSTAR MORTGAGE LLC*	Secured	114,446.71	121,600.70	0.00	77,146.09	0.00
NATIONSTAR MORTGAGE LLC*	Secured	0.00	15,749.08	15,749.08	15,749.08	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	3,265.59	NA	NA	0.00	0.00
RESORT FINANCIAL SPECIALIST++	Unsecured	0.00	NA	NA	0.00	0.00
RUSSO HEATING AND COOLING	Unsecured	448.61	NA	NA	0.00	0.00
VANDA LLC	Unsecured	NA	2,996.65	2,996.65	1,784.96	0.00
VANDA LLC	Unsecured	2,833.00	2,656.90	2,656.90	1,582.59	0.00
VANDA LLC	Unsecured	997.44	1,128.37	1,128.37	672.11	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VANDA LLC	Unsecured	537.52	537.52	537.52	320.18	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$77,146.09	\$0.00
Mortgage Arrearage	\$15,749.08	\$15,749.08	\$0.00
Debt Secured by Vehicle	\$2,111.75	\$2,111.75	\$188.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,860.83	\$95,006.92	\$188.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,175.31	\$12,017.49	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,858.13</u>	
Disbursements to Creditors	<u>\$107,213.36</u>	
TOTAL DISBURSEMENTS :		<u>\$114,071.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.